

Volume 1, Issue 1

Fall 2003

HUD

Atlanta HOC Newsletter

Atlanta Homeownership Center
Five Points Plaza Building
40 Marietta Street
Atlanta, GA 30303

Toll Free 1-888-696-4687 ext. 2291
Local telephone 404-331-1263 ext. 2291
Fax: 404-331-4112



Responsibilities:

Homeownership Centers insure Single Family FHA mortgages and oversee the selling of HUD homes. The Atlanta Homeownership Center serves the states of Alabama, Florida, Georgia, Kentucky, Illinois, Indiana, Mississippi, North Carolina, South Carolina, and Tennessee, Puerto Rico, and the Virgin Islands.

Pictured from left to right are: Charles Gardner (Director), Edith Pitts (Secretary), and Daniel Rogers III (Deputy Director)

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Operations and Customer Service Division



Pictured left to right Back row: Mary Woods, John Burton, Diana Williams, Edward Harris, Jerald Neal, Cathy Spell
Front row: Richard Davis, Ada Caro, Linda Harris, Joyce Ledlow-Dorsey, Stephen Powell
Seated: Patricia Clubb, Chris Rooker-Nance, Nora Kittrell

Responsibilities:

OCSD provides administrative support, quality control oversight and management consulting internally to the Homeownership Center staff. Four Customer Service Branches provide assistance to the public and the housing industry related to HUD's Single Family FHA programs.

1-888-696-4687, ext. 2380

Fax: 404-331-4112

Division Director: Richard Davis

Operations FY03 Accomplishments

• Administer travel budget of \$370,985.
• Certify disbursements of \$88,757,842.00.
• Oversee contracts valued at \$26,349,810
• Handle 118 personnel actions
• Administer 53 sanctions
• Develop National Appraiser Watch system.

Customer Service FY03 Accomplishments

• Respond to 99,998 telephone inquiries
• Answer 1,968 e-mails
• Prepare 250 written responses to correspondence
• Approve 5,012 SAMS payees
• Fill 6,000 requests for origination
• Review 17,366 Special Property Inspections

Atlanta Customer Service Supervisor: Ada Caro Fax: 404-331-4112
Columbia Customer Service Branch Chief: Ron Rash Fax: 803-765-5515
Chicago Customer Service Branch Chief: Bill Walls Fax: 312-353-1021
Tampa Customer Service Branch Chief: Rosemary Gadsden Fax: 813-228-2478

Toll Free Customer Service phone number: 888-696-4687, option 6

QUALITY ASSURANCE DIVISION (QAD)



Pictured left to right: Belinda Martin, Verlon Shannon, Donna Fogle, Matilde Mestre, Irene Nesbitt, Hilda Terry, Barbara Whiteside, Steven Merritt, Yvielle Edwards-Lee, Genny Kelly, Carol Nix, Selonia Napier, Macie Helton, Carolyne McClain

Responsibilities:

The QAD is responsible for evaluating and monitoring lenders in its territory to ensure that HUD/FHA approved lenders are originating quality loans and servicing FHA-insured loans in compliance with the Department's requirements.

Phone: 888-696-4687 ext. 2091

Division Director: Verlon Shannon

QAD FY 2003 Accomplishments	
Lender Monitoring Reviews Completed	227
Individuals Referred for Limited Denial of Participation	19
Lenders Referred to the Mortgagee Review Board	9
Referrals to the Mortgagee Review Board Pending	3
Individuals Referred to the Office of Inspector General for Investigation	316
Individuals Referred for Debarment	12
Individuals Referred to State Regulatory Agencies, RESPA, P&U, etc.	10
Indemnification Agreements Executed	827

Branch I--Jurisdiction: FL,GA Fax: 404-331-5151 Chief: Yvielle Edwards-Lee
 Branch II--Jurisdiction: PR/VI, TN, KY, IN, GA Fax: 404-331-5151 Chief: Carol Nix
 Branch III--Jurisdiction: IL, SC, NC, GA Fax: 404-331-5151 Chief: Macie Helton

PROGRAM SUPPORT DIVISION



Pictured left to right: Conni Phillips, Sheri Harvey, Vickie Johnson, Rachel Allen, Gayle Knowlson, David Ellison, Carol Johnson, Jesseka Williamson, Denise Jackson, Carolyn Hogans, Monica McKayhan, Ruth Trembley

Responsibilities:

The PSD's key function is promoting the Department's mission of providing affordable housing opportunities through Single-Family FHA programs for Nonprofit Organizations and Housing Counseling activities. The Division is also responsible for construction and appraisal complaint resolution; contract monitoring of Real Estate Owned property inspections, closing agents, appraisers, the Management and Marketing contractors; conducting property inspections of REO properties; on-site inspections for Single-Family mortgage insurance programs; and providing technical support in local industry training.

1-888-696-4687, ext. 2733 or 2124

Division Director: Gayle Knowlson

<i>PSD FY03 Accomplishments</i>	
Total # of Housing Counseling agencies	279
# of 2002 Grants	104
Amount Funded	\$1,431,318
Total Nonprofits Approved	129
Nonprofit Sales	211
Dollar Home Sales to Nonprofits	59
Total Discount Amount	\$2,938,777
Total Sales Amount to Nonprofits	\$18,830,741
Active FHA Nonprofit loans	361

Branch I--Jurisdiction: TN, IL Fax: 404-331-4016 Chief: Carolyn Hogans
 Branch II--Jurisdiction: GA, PR/VI, MS, AL, KY, IN Fax: 404-331-4016 Chief: Ruth Trembley
 Branch III--Jurisdiction: NC, SC, FL Fax: 404-331-4016 Chief: David Ellison

Real Estate Owned Division (REO)



Pictured left to right back row: Cassandra Dozier, Angela Keith, Carol Christian, Carolyn Cooperwood, Terri Smythe-Johnson, Shelby Harris, Dan Rutledge, Earl Nichols, Otise Smith
 Middle row: Steve Hunt, Joan Berry, Melody Ligon, Linda Sullivan, Janice Cooper, Sherrie Davis, Stephanie Allen,
 Front row: Antoinette Roland Henry, Michelle Smith, Boris Whiteside,

Responsibilities:

REO is responsible for oversight of the sale of Single Family FHA foreclosed properties for an 10 state area and the Caribbean. REO focuses on selling to owner occupants and nonprofits with the ultimate goal of minimizing the cost to the FHA Fund.

1-888-696-4687, option 9

Division Director: Janice Cooper

REO FY03 Accomplishments

Voucher Transmittals:

- REO has processed over 6,100 payment vouchers (consisting of M&M payments, taxes, closing agent fees, inspector payments, and others) totaling over \$88 million during FY2003.
- Certify and authorize disbursements for Real Estate Owned Program. FY03 \$88,757,842.00.
- Screen all SAMS and SFIS Access requests for all HOC employees and HOC Contractors

SPI Inspections:

- Over 15,900 Special Property Inspections (SPI) (SPI inspectors and Program Support Division combined) have been conducted in the Atlanta HOC areas during FY2003.
- Program Support Division conducted over 2,500 quality control inspections of the properties assigned to the SPI inspectors.

Property Sales :

- 7,297 Owner Occupant Sales
- 227 Sales to Nonprofits.

Branch I--Jurisdiction: MS, AL, GA, TN, KY, IL, IN Fax: 404-730-2669 Chief: Boris Whiteside
 Branch II--Jurisdiction: PR/VI, NC, SC, FL Fax: 404-730-2669 Chief: Debbie Bonelli-McMahan

Processing and Underwriting Division (PUD)



Pictured left to right: Kendel King, Debra Robinson, Robert Reed, Donna Davis, Carol McBride, Debbie Agosto, Helen Smith, William Robinson Jr.



Pictured left to right: Michael Obialor, Deborah Marshall, Gregory Johnson, Vanessa Bowles, Jane Hudgins, Gabe Daugherty, Tracy Fields, Karen Dunham, Joanne Kuczma, William Starnes, Volky Garcia, Fred Chapman, Judy Nash-Ellis, Ivan Tirado Hernandez



Pictured left to right: Carolyn Homan, Kevin Shearer, Erika Robinson, Martha Latimore, James Gullatte, Doris Gray, Karla Flowers, Ralph Jackson, Charlise Harris, Linda Middleton, Ralph Pollone, Tom Renick, Linda Young, Kurt Spindler

Responsibilities:

PUD workload and responsibilities include customer services for program specific issues; monitoring endorsements, technical review (underwriting); appraiser field review of contractors; quality control reviews of contractors; monitoring lender compliance with FHA underwriting and insurance endorsement guidelines and regulations; development and presentation of underwriting and endorsement training; complaint processing; individual meetings and trainings with pre-closing (test) lenders, as well as lenders with a demonstrated need for targeted training; insurance endorsement processing; Mortgage Insurance Certificate (MIC) corrections; case number assignment; property and credit underwriting for pre-closing (test) files; technical (underwriting) reviews of endorsed loans; monitoring performance of lenders, DE Underwriters, and appraisers; development of lender performance improvement plans; DE Update Seminars.

1-888-696-4687 ext. 2674

Fax: 404-331-4032

Division Director: Debra Robinson

<i>PUD FY03 Accomplishments</i>	
Telephone inquiries/responses:	117,000
Cases endorsed	355,000
Cases processed (endorsement)	433,000
Technical Underwriting Reviews	21,000
Appraiser Field Reviews	500
Pre closing (test) Reviews	500
Lenders in Pre Closing (test) Status	100
Industry Training Developed/Presented	7
DE Update Seminars	15

Outstationed Staff



South Carolina--Customer Service--From left to right: Ron Rash, Delores Lovely, Cindy Lowery, George Stewart, Joan Bell, Sherry Hiers, Patti Jenkins, Gil Longo, Linda Jackson



Chicago Seated: Left to Right- -Customer Service Staff Linda S. Reid and Deborah Ingram; Program Support Margaret Jackson and Daryl Matthews.

Standing: Left to Right - -Housing Specialists Sheila Hughey, Bill Walls (Chief CS Br. 1), JoElla Williams, Fernando Matro, Phyllis Dailey, Janine Hundley, Linda Melenedez, Earl Davis and Dennis White.



QAD PR--Aida Colon



QAD Greensboro--Mildred Totten



QAD Indianapolis--Debra Groce



QAD Miami--Bernadette Hutnick, Maria Pereira, Sylvia Shaw



QAD Chicago-- Dennis White, Charlotte Lewis, Darnell Moore, Angela Birt, Charles Martinez



QAD Orlando--Susan Mair, Pat Corson



QAD Tampa --Edward Roque, Nikki Spitzer



Jacksonville --Maria Pitti (QAD), Jim Hardy (PSD)

Outstationed Staff continued



Miami Field Office -PSD--Frank Dillard, Dennis Helwig



Indianapolis Field Office -PSD -Left to Right: Robert Spraggins, Andy Klee, Floyd Alcorn



Columbia Field Office - PSD - Left to Right: Arthur Beaufort, William Snelling, Janet Mefford, Charles Gaillard, Pamela Scott



Nashville Field Office - PSD - Left to Right: Faye Reid, Cleotra Lofton, Nancy Greif



Greensboro Field Office - PSD - Gene Andrews, Vee Ann Stone



Knoxville Field Office PSD -Marion E. "Buster" Goodman



Memphis Field Office - PSD -Left to Right: Marjorie George, Cathy Reginelli, Bobbie Lyles, Willie Jackson



Tampa Field Office - PSD - Left to Right: Marilyn Donnelly, Jose' Parrilla, Jackie Tisch



Orlando Field Office -PSD- Bobbie Thomas, John Schultz



Jackson Field Office -PSD - Ginger Buck, Andy Blake

PSD Not Pictured: Birmingham Field Office, San Juan Field Office, Louisville Field Office

Advantages of FHA Financing:

- Ø Low down payment! Only 3% cash investment required by the borrower (Mortgagee Letters 2003-01 and 98-29)
 - Ø Upfront Mortgage Insurance Premium (UFMIP) may be financed!
 - Ø Gifts are permitted for entire down payment and closing costs!
 - Ø Flexible credit standards! No limit to credit scoring!
 - Ø Liberal qualifying ratios for existing (29%/41%) and new construction (31%/43%) loans!
 - Ø Seller paid contributions allowed up to 6% of sales price for closing costs, discount points, prepaid taxes & insurance, UFMIP, and monthly payment subsidy/buydown!
 - Ø No income limits!
 - Ø No monetary reserve requirements after closing!
 - Ø Fast loan approval and exceptions of documentation requirements through approved automated underwriting systems!
 - Ø Reduced Up Front Mortgage Insurance Premium to 1.5% for all homebuyers!
 - Ø An FHA purchase money mortgage combined with certain down payment assistance programs allows for no out of pocket cash by the borrower!
 - Ø Liberal rules for non-occupant co-borrowers!
 - Ø No borrower qualifications to streamline refinance an existing FHA loan!
 - Ø High LTV of 85% for cash out refinance!
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